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UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In Re: Case No. 08-02603-MDF
(Chapter 13)

GAIL M. ROYEA, A/K/A/ GAIL M.
MORITZ AND
WARREN A. ROYEA, SR.,

Debtors.

CERTIFICATION OF DEFAULT

The undersigned, of full age, does hereby certify that:

1. I am an attorney with the law firm of Deily, Mooney & Glastetter, LLP. In the course of the firm's representation of AmeriCredit Financial Services, Inc., ("ACFS") I have the ability to obtain the debtors' account information on ACFS's accounting system and I have experience in reviewing the data contained therein and can give an accurate summary of the same. I am authorized to make this certification on behalf of ACFS.

2. Debtors and ACFS entered into a Stipulation in the above-captioned bankruptcy which was duly filed with the Court. A true and correct copy of the Stipulation is attached hereto as Exhibit "A".

3. Since December 1, 2008, the debtors have not made any payments to ACFS.

4. The last payment received by ACFS was \$501.00 on November 15, 2008, and that payment was made prior to the stipulation.

5. Debtors have violated the terms of the Stipulation by failing to make payments in the amount of \$822.82 each due December 21, 2008, January 21, 2009 and February 21, 2009 to ACFS.

6. The debtors are \$2,468.46 in arrears under the terms of the stipulation.

7. Based on the foregoing, ACFS requests that this Court enter the attached Order Granting Relief from Automatic Stay Pursuant to 11 U.S.C. Section 362(d)(1) .

Date: March 4, 2009

/s/Brian E. Caine
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B-ACFS.08.06118